

ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention

Early Payment Discount for E-Billing System

Application Number : 09/805632
Confirmation Number: 3006
First Named Applicant: Elaine Mason
Attorney Docket Number: COS99039
Art Unit: 3624
Examiner: J. Patel
Search string: (20040249766 or 20020131561).pn



Certification: This Information Disclosure Statement was submitted under the following conditions, which satisfies the requirement under 37 CFR 1.97(e). The filer certified:

That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement.

US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
	1	20040249766	2004-12-09	Ganesan et al.			
	2	20020131561	2002-09-19	Gifford et al.			

Signature

Examiner Name	Date